

## ABSTRACT OF THE DISCLOSURE

The coating composition of the invention includes a polymer, especially an acrylic polymer, having hydroxyl and/or primary carbamate functionality; a water-miscible organic solvent; a low hydrogen bonding oxygenated solvent; and water that is emulsified in the organic phase. The coating composition of the invention may be a clearcoat coating composition, preferably an automotive clearcoat coating composition. The invention further provides an article, such as an automotive vehicle, having a surface coated with a coating derived from the coating composition of the invention, particularly a composite coating having a basecoat layer and a clearcoat layer, and a method of producing such a coating on a substrate, particularly as a basecoat/clearcoat composite coating, with the coating composition of the invention preferably being at least the clearcoat of the composite coating. The coating composition of the invention provides especially low volatile organic content, with significant reductions of 25% or more from comparable previous coating compositions.